



Stead and Fuller INSURANCE, INCORPORATED

■ HOMEOWNERS ■ AUTOMOBILES ■ BUSINESS ■ BONDS ■ WORKERS COMPENSATION ■ UMBRELLA

JOE E. FULLER
President

VICKIE E. FULLER, CISR
Customer Service Representative

C.D. DENSON, CIC
Account Executive

Chairman Tom Wheeler
Federal Communications Commission
445 12th Street, SW
Washington, DC 20554

RE: Business Data Services in an Internet Protocol Environment, WC Docket No. 16-143; Special Access Rates for Price Cap Local Exchange Carriers, WC Docket No. 05-25

Chairman Wheeler:

I would like to Thank You for your attention to investigating the situation with Broadband service. I urge you to keep up the good work! In the Insurance Industry, of which I am proud to be a part of, the need for improved broadband access, and infrastructure is critical to timely business transactions. As President of the Alabama Independent Insurance Agents, in the year 2000, my platform was E-Commerce, and since that time there has been a vast increase in consumers using the internet. The internet has become a critical and indispensable tool for the American economy and effects all of our everyday lives in some way.

It is time that the FCC address the issue for fairness and competition in the marketplace, this will provide a more cost effective way for consumers to connect to critical services such as banks, hospitals and educational facilities. Many business owners, students and consumers are taking a hit in their pockets due to the fact that only two companies being in control of the majority of broadband service offered. It is time this is addressed by the FCC in the implementation of new regulations which allow more competition and innovation in the marketplace.

Chairman Wheeler I realize that you have recognized the problem of small business owners and the lack of competition in the marketplace and would like to encourage you to take action to remedy the situation. The economy and the American people deserve better.

Sincerely,

Joe E. Fuller, President

